

In re:
Nedim Gunduz
Debtor

Case No. 24-13867-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 30, 2024

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2024:

Recip ID	Recipient Name and Address
db	+ Nedim Gunduz, 1707 Solly Avenue, 2nd Floor, Philadelphia, PA 19152-2624
14940710	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14940736	++ PROSPER MARKETPLACE INC, 221 MAIN STREET STE 300, SAN FRANCISCO CA 94105-1909 address filed with court., Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
14940734	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14940750	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Oct 31 2024 00:02:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Oct 31 2024 03:55:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Oct 31 2024 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 31 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Oct 31 2024 00:02:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14940701	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 31 2024 00:05:26	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14940702	Email/PDF: bncnotices@becket-lee.com	Oct 31 2024 00:18:42	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14940703	Email/Text: rm-bknotices@bridgecrest.com	Oct 31 2024 00:02:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14940706	EDI: CRFRSTNA.COM	Oct 31 2024 03:55:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14940711	Email/Text: megan.harper@phila.gov	Oct 31 2024 00:02:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617

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14940718	Email/Text: cfcbackoffice@contfinco.com	Oct 31 2024 00:02:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808-2952
14940704	EDI: CAPITALONE.COM	Oct 31 2024 03:55:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14940705	EDI: CAPONEAUTO.COM	Oct 31 2024 03:55:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14940707	+ Email/Text: bankruptcycollections@citadelbanking.com	Oct 31 2024 00:03:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14940708	+ EDI: CITICORP	Oct 31 2024 03:55:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14940709	EDI: CITICORP	Oct 31 2024 03:55:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14940712	Email/Text: bankruptcy@philapark.org	Oct 31 2024 00:03:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14940713	+ EDI: WFNNB.COM	Oct 31 2024 03:55:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377
14940714	+ EDI: WFNNB.COM	Oct 31 2024 03:55:00	Comenity Capital Bank/PayPal Credit, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14940715	+ EDI: WFNNB.COM	Oct 31 2024 03:55:00	Comenity/Burlington, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14940716	+ EDI: WFNNB.COM	Oct 31 2024 03:55:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14940717	+ EDI: WFNNB.COM	Oct 31 2024 03:55:00	Comenitycapital/ross, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14940719	EDI: DISCOVER	Oct 31 2024 03:55:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14940720	EDI: CITICORP	Oct 31 2024 03:55:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14940721	+ EDI: BLUESTEM	Oct 31 2024 03:55:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14940722	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 31 2024 00:02:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14940723	+ EDI: AMINFOFP.COM	Oct 31 2024 03:55:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14940724	+ EDI: PHINGENESIS	Oct 31 2024 03:55:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14940725	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 31 2024 00:02:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14940726	EDI: IRS.COM	Oct 31 2024 03:55:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14940727	Email/Text: PBNCNotifications@peritussservices.com	Oct 31 2024 00:02:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14940728	Email/Text: ml-ebn@missionlane.com	Oct 31 2024 00:02:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14940729	Email/Text: bankruptcy@oportun.com	Oct 31 2024 00:02:00	Oportun, Attn: Bankruptcy 2 Circle Star Way, San Carlos, CA 94070
14940730	Email/Text: fesbank@attorneygeneral.gov	Oct 31 2024 00:02:00	Pennsylvania Attorney General, 16th Floor,

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			Strawberry Square, Harrisburg, PA 17120-0001
14940736	Email/Text: ProsperBK@prosper.com	Oct 31 2024 00:02:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
14940731	EDI: PENNDEPTREV	Oct 31 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14940731	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14940732	^ MEBN	Oct 30 2024 23:54:31	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14940733	Email/Text: bankruptcy@petalcard.com	Oct 31 2024 00:02:58	Petal 1 Rise, Attn: Bankruptcy, PO Box 105168, Atlanta, GA 30348-5168
14940735	Email/Text: bankruptcy@philapark.org	Oct 31 2024 00:03:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14940737	+ Email/Text: cs@securitycreditservicesllc.com	Oct 31 2024 00:02:00	Security Credit Services, Attn: Bankruptcy, PO Box 1156, Oxford, MS 38655-1156
14940738	EDI: SYNC	Oct 31 2024 03:55:00	Syncb/car Care Pep B, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14940739	EDI: SYNC	Oct 31 2024 03:55:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940740	+ EDI: SYNC	Oct 31 2024 03:55:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14940741	EDI: SYNC	Oct 31 2024 03:55:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940742	EDI: SYNC	Oct 31 2024 03:55:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940743	EDI: SYNC	Oct 31 2024 03:55:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940744	+ EDI: SYNC	Oct 31 2024 03:55:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14940745	EDI: SYNC	Oct 31 2024 03:55:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14940747	EDI: TDBANKNORTH.COM	Oct 31 2024 03:55:00	Td Bank Na, Attn: Bankruptcy 1701 Route 70 East, Cherry Hill, NJ 08003
14940746	+ EDI: WTRRN BANK.COM	Oct 31 2024 03:55:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14940748	+ Email/Text: bankruptcy@bbandt.com	Oct 31 2024 00:02:00	Truist Bank, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-2374
14940749	Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 31 2024 00:02:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14940751	+ Email/Text: samnang.howard@velocitycu.com	Oct 31 2024 00:02:00	Velocity Credit Union, Attn: Bankruptcy, P.O. Box 1089, Austin, TX 78767-1089
14940752	+ EDI: AGFINANCE.COM	Oct 31 2024 03:55:00	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336
14940753	+ EDI: WFFC2	Oct 31 2024 03:55:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14940755	+ EDI: WFFC2		

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Oct 31 2024 03:55:00

Wells Fargo Personal Lines & Loan, Attn:
Bankruptcy 1 Home Campus MACX2303, Des
Moines, IA 50328-0001

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14940754	*+	Wells Fargo Bank, NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2024

Signature: /s/Gustava Winters

Information to identify the case:			
Debtor 1:	Nedim Gunduz		Social Security number or ITIN: xxx-xx-4955
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 7 10/29/24
Case number:	24-13867-amc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nedim Gunduz	
2. All other names used in the last 8 years		
3. Address	1707 Solly Avenue 2nd Floor Philadelphia, PA 19152	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **Nedim Gunduz**

Case number **24-13867-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 10/30/24
7. Meeting of creditors	December 2, 2024 at 12:10 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/31/25
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	